

**DOCKET NUMBER 126-3**

L. Scott Keehn, SBN 61691  
 Leslie F. Keehn, SBN 199153  
**KEEHN & ASSOCIATES**  
 A Professional Corporation  
 402 West Broadway, Suite 1210  
 San Diego, California 92101  
 Telephone: (619) 400-2200

Attorneys for **Petitioning Creditors**

**UNITED STATES BANKRUPTCY COURT**  
**FOR THE SOUTHERN DISTRICT OF CALIFORNIA**

In Re:	)	Case No. 05-05926-PBINV
	)	
FRANCIS J. LOPEZ,	)	<b>DECLARATION OF CYNTHIA K. LAY</b>
	)	
Alleged Debtor.	)	<b>[BIFURCATED PHASE II]</b>
	)	
	)	
	)	Date: January 28, 2008
	)	Time: 10:30 a.m.
	)	Judge: The Honorable Peter W. Bowie
	)	Ctrlm: 4
	)	
	)	
	)	

I, Cynthia K. Lay, declare as follows:

1. I am a paralegal with the firm of Keehn & Associates, APC, the attorneys of record for the Petitioning Creditors. I make the following declaration based upon facts within my first hand knowledge, acquired during the performance of activities that were within the course and scope of Keehn & Associates, APC's engagement on behalf of the Petitioning Creditors.
2. On or about January 22, 2008, I was asked to locate the Median Family Income by Family Size for the State of Florida.
3. I followed those instructions and reviewed the U.S. Census Bureau data available for cases filed between October 15, 2007, and December 31, 2007, inclusive, as provided in the

KEEHN & ASSOCIATES, APC  
 ATTORNEYS AND COUNSELORS AT LAW  
 402 WEST BROADWAY, SUITE 1210  
 SAN DIEGO, CALIFORNIA 92101  
 TELEPHONE (619) 400-2200 · FACSIMILE (619) 400-2201

1 Means Testing section of the U.S. Trustee Program's website.

2 4. A printout of the Median Family Income by Family Size is attached hereto marked  
3 Exhibit 1 and incorporated herein by this reference. The available data for the State of Florida is  
4 highlighted in yellow.

5 5. On or about January 22, 2008, I was asked to locate the Median Family Income by  
6 the Number of Earners in Family for the State of Florida.

7 6. I followed those instructions and reviewed the U.S. Census Bureau data available  
8 as provided in the State Median Income section of the U.S. Census Bureau's website.

9 7. A printout of the Median Family Income by Number of Earners in Family is  
10 attached hereto marked Exhibit 2 and incorporated herein by this reference. The available data for  
11 the State of Florida is highlighted in yellow.

12 8. On or about January 22, 2008, I was asked to create a chart outlining the deposit  
13 history of the bank account maintained by the Debtor's wife, Madeleine J. Magill-Lopez —  
14 SunTrust Bank Account No. 1000023829301 (the "Account"). The chart was to provide a  
15 detailed deposit history from December 14, 2006, through June 15, 2007, as well as the annualized  
16 amount of the total deposits.

17 9. I followed those instructions and reviewed the Account's bank statements from  
18 December 14, 2006, through June 15, 2007, copies of which are attached as Exhibit 2 to the  
19 Declaration of Timothy P. Dillon filed concurrently herewith.

20 10. After analyzing the Account's bank statements, I compiled the information  
21 contained therein and created the chart titled "SunTrust Bank Account Deposit Summary", a copy  
22 of which is attached hereto marked Exhibit 3 and incorporated herein by this reference.

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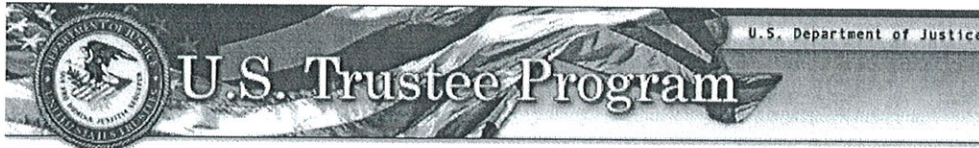
1 11. I have first-hand knowledge of all of the foregoing, and if called as a witness could,  
2 and would, testify in the manner herein above set forth.

3 I declare under penalty of perjury under the laws of the United States that the foregoing is  
4 true and correct, and that this Declaration was executed this 22nd day of January, 2008, at San  
5 Diego, California.

6  
7 //s// Cynthia K. Lay  
8 **CYNTHIA K. LAY**  
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SAN DIEGO, CALIFORNIA 92101  
TELEPHONE (619) 400-2200 • FACSIMILE (619) 400-2201

# **EXHIBIT 1**



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Home >> BAPCPA >> Means Testing >> Means Testing (Cases Filed Between October 15, 2007, and December 31, 2007, Inclusive) >> Census Bureau Median Family Income By Family Size

## Census Bureau Median Family Income By Family Size

(Cases Filed Between October 15, 2007, and December 31, 2007, Inclusive)

The following table provides median family income data reproduced in a format designed for ease of use in completing Bankruptcy Forms 22A and 22C.

The **State Median Family Income by Family Size** data is available for download in MS Excel format. [XLS - 27 KB]

STATE	1 EARNER	FAMILY SIZE		
		2 PEOPLE	3 PEOPLE	4 PEOPLE *
ALABAMA	\$35,190	\$43,674	\$49,688	\$60,298
ALASKA	\$43,766	\$66,125	\$70,378	\$71,781
ARIZONA	\$39,811	\$51,681	\$58,127	\$65,050
ARKANSAS	\$31,633	\$40,604	\$47,588	\$52,185
CALIFORNIA	\$45,518	\$60,032	\$64,766	\$74,801
COLORADO	\$42,979	\$60,577	\$64,883	\$75,775
CONNECTICUT	\$53,876	\$66,972	\$76,786	\$93,821
DELAWARE	\$43,149	\$54,105	\$64,840	\$78,321
DISTRICT OF COLUMBIA	\$38,410	\$65,913	\$65,913	\$71,571
FLORIDA	\$38,927	\$49,234	\$55,347	\$65,024
GEORGIA	\$38,086	\$50,001	\$57,254	\$66,711
HAWAII	\$45,947	\$58,555	\$69,572	\$84,472
IDAHO	\$36,313	\$46,876	\$53,194	\$58,066
ILLINOIS	\$43,436	\$54,979	\$64,763	\$75,484
INDIANA	\$38,293	\$49,642	\$55,917	\$67,787
IOWA	\$36,713	\$49,180	\$57,688	\$67,792
KANSAS	\$37,525	\$51,522	\$56,467	\$67,897
KENTUCKY	\$36,070	\$42,278	\$50,663	\$60,202
LOUISIANA	\$33,391	\$41,500	\$50,785	\$60,161
MAINE	\$37,035	\$46,378	\$58,225	\$63,501
MARYLAND	\$51,141	\$66,190	\$78,119	\$94,017
MASSACHUSETTS	\$51,176	\$61,293	\$75,801	\$89,347
MICHIGAN	\$41,929	\$50,441	\$60,085	\$72,591
MINNESOTA	\$43,965	\$58,705	\$68,737	\$81,477
MISSISSIPPI	\$29,582	\$37,841	\$42,380	\$52,992
MISSOURI	\$36,702	\$47,589	\$54,914	\$63,274
MONTANA	\$37,889	\$46,748	\$52,111	\$60,576
NEBRASKA	\$36,179	\$51,231	\$58,055	\$68,917
NEVADA	\$44,378	\$56,258	\$63,231	\$66,095
NEW HAMPSHIRE	\$50,086	\$61,746	\$70,722	\$87,396
NEW JERSEY	\$54,596	\$63,026	\$80,999	\$94,441
NEW MEXICO	\$34,703	\$47,517	\$47,517	\$52,034
NEW YORK	\$43,352	\$52,891	\$62,882	\$75,513
NORTH CAROLINA	\$35,267	\$47,895	\$53,961	\$61,420
NORTH DAKOTA	\$35,718	\$48,511	\$59,607	\$67,560
OHIO	\$39,056	\$48,332	\$58,130	\$68,579
OKLAHOMA	\$33,597	\$44,942	\$47,381	\$55,031
OREGON	\$41,284	\$51,762	\$58,033	\$64,832

PENNSYLVANIA	\$41,971	\$49,226	\$61,733	\$74,072
RHODE ISLAND	\$45,776	\$58,108	\$63,135	\$78,189
SOUTH CAROLINA	\$34,211	\$45,233	\$51,525	\$59,663
SOUTH DAKOTA	\$31,944	\$48,051	\$60,170	\$63,508
TENNESSEE	\$35,373	\$44,764	\$51,860	\$60,143
TEXAS	\$35,280	\$49,933	\$52,313	\$59,808
UTAH	\$44,458	\$50,155	\$56,671	\$63,586
VERMONT	\$41,171	\$52,137	\$60,113	\$67,884
VIRGINIA	\$44,780	\$59,423	\$67,788	\$78,413
WASHINGTON	\$46,700	\$58,584	\$66,252	\$75,140
WEST VIRGINIA	\$36,135	\$38,505	\$49,043	\$55,920
WISCONSIN	\$40,378	\$52,793	\$63,628	\$72,495
WYOMING	\$34,946	\$51,853	\$58,620	\$71,559

\* Add \$6,900 for each individual in excess of 4.

COMMONWEALTH OR U.S. TERRITORY	1 EARNER	FAMILY SIZE		
		2 PEOPLE	3 PEOPLE	4 PEOPLE *
GUAM	\$34,495	\$41,244	\$47,000	\$56,877
NORTHERN MARIANA ISLANDS	\$23,164	\$23,164	\$26,950	\$39,639
PUERTO RICO	\$19,189	\$19,189	\$21,640	\$25,404
VIRGIN ISLANDS	\$27,368	\$32,895	\$35,072	\$38,426

\* Add \$6,900 for each individual in excess of 4.

Last Update: September 20, 2007 10:52 AM  
U.S. Trustee Program/Department of Justice  
usdoj/ust/smm

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# **EXHIBIT 2**

## U.S. Census Bureau

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## Income

[Income Main](#) [Overview](#) [Reports](#) [Definitions](#) [Related Topics](#) [Micro Data Access](#) [FAQ](#)

## Income - Median Family Income in the Past 12 Months by Number of Earners in Family

B19121. MEDIAN FAMILY INCOME IN THE PAST 12 MONTHS (IN 2006 INFLATION-ADJUSTED DOLLARS) BY N

Data Set: 2006 American Community Survey

Survey: 2006 American Community Survey, 2006 Puerto Rico Community Survey

NOTE. For information on confidentiality protection, sampling error, nonsampling error, and definitions, see Survey I

Alabama	Estimate	Margin of Error
Total:	49,207	+/-747
No earners (dollars)	23,318	+/-975
1 earner (dollars)	35,190	+/-713
2 earners (dollars)	66,167	+/-956
3 or more earners (dollars)	81,611	+/-2,450

Alaska	Estimate	Margin of Error
Total:	69,872	+/-2,371
No earners (dollars)	31,234	+/-6,009
1 earner (dollars)	43,766	+/-3,026
2 earners (dollars)	82,767	+/-2,542
3 or more earners (dollars)	96,621	+/-4,831

Arizona	Estimate	Margin of Error
Total:	55,709	+/-646
No earners (dollars)	33,474	+/-844
1 earner (dollars)	39,811	+/-742
2 earners (dollars)	70,607	+/-951
3 or more earners (dollars)	88,063	+/-2,028

Arkansas	Estimate	Margin of Error
Total:	45,093	+/-813
No earners (dollars)	23,902	+/-819
1 earner (dollars)	31,633	+/-825
2 earners (dollars)	57,586	+/-1,078
3 or more earners (dollars)	78,082	+/-3,124

California	Estimate	Margin of Error
Total:	64,563	+/-413
No earners (dollars)	28,978	+/-665
1 earner (dollars)	45,518	+/-427
2 earners (dollars)	81,955	+/-483
3 or more earners (dollars)	93,805	+/-1,060

Colorado	Estimate	Margin of Error
Total:	64,614	+/-975
No earners (dollars)	32,858	+/-1,606
1 earner (dollars)	42,979	+/-1,305
2 earners (dollars)	78,039	+/-942
3 or more earners (dollars)	93,090	+/-2,027

Connecticut	Estimate	Margin of Error
Total:	78,154	+/-951
No earners (dollars)	33,246	+/-1,774
1 earner (dollars)	53,876	+/-2,025
2 earners (dollars)	91,520	+/-1,311
3 or more earners (dollars)	110,433	+/-2,779

Delaware	Estimate	Margin of Error
Total:	62,623	+/-2,217
No earners (dollars)	35,254	+/-2,003
1 earner (dollars)	43,149	+/-1,979
2 earners (dollars)	78,134	+/-2,087
3 or more earners (dollars)	105,109	+/-4,705

District of Columbia	Estimate	Margin of Error
Total:	61,105	+/-4,029
No earners (dollars)	14,503	+/-2,043
1 earner (dollars)	38,410	+/-2,629
2 earners (dollars)	100,299	+/-7,186
3 or more earners (dollars)	103,461	+/-13,029

Florida	Estimate	Margin of Error
Total:	54,445	+/-402
No earners (dollars)	33,224	+/-610
1 earner (dollars)	38,927	+/-567
2 earners (dollars)	68,687	+/-831
3 or more earners (dollars)	84,496	+/-1,117

Georgia	Estimate	Margin of Error
Total:	56,112	+/-609
No earners (dollars)	22,971	+/-884
1 earner (dollars)	38,086	+/-717
2 earners (dollars)	71,608	+/-676
3 or more earners (dollars)	84,581	+/-1,906

Hawaii	Estimate	Margin of Error
Total:	70,277	+/-1,454
No earners (dollars)	33,937	+/-2,938
1 earner (dollars)	45,947	+/-2,167
2 earners (dollars)	81,400	+/-2,060
3 or more earners (dollars)	111,450	+/-3,986

Idaho	Estimate	Margin of Error
Total:	51,640	+/-1,028
No earners (dollars)	31,022	+/-1,673
1 earner (dollars)	36,313	+/-1,261
2 earners (dollars)	59,689	+/-1,152
3 or more earners (dollars)	76,533	+/-2,991

Illinois	Estimate	Margin of Error
Total:	63,121	+/-529
No earners (dollars)	28,815	+/-582
1 earner (dollars)	43,436	+/-891

2 earners (dollars)	77,370	+/-570
3 or more earners (dollars)	94,681	+/-1,213
Indiana	Estimate	Margin of Error
Total:	55,781	+/-459
No earners (dollars)	29,262	+/-808
1 earner (dollars)	38,293	+/-814
2 earners (dollars)	68,860	+/-783
3 or more earners (dollars)	85,553	+/-1,324
Iowa	Estimate	Margin of Error
Total:	55,735	+/-577
No earners (dollars)	29,866	+/-875
1 earner (dollars)	36,713	+/-783
2 earners (dollars)	65,175	+/-779
3 or more earners (dollars)	81,340	+/-1,533
Kansas	Estimate	Margin of Error
Total:	56,857	+/-698
No earners (dollars)	30,779	+/-1,112
1 earner (dollars)	37,525	+/-1,174
2 earners (dollars)	68,196	+/-1,152
3 or more earners (dollars)	84,977	+/-2,389
Kentucky	Estimate	Margin of Error
Total:	48,726	+/-682
No earners (dollars)	21,412	+/-632
1 earner (dollars)	36,070	+/-796
2 earners (dollars)	64,073	+/-950
3 or more earners (dollars)	84,425	+/-2,108
Louisiana	Estimate	Margin of Error
Total:	48,261	+/-794
No earners (dollars)	21,300	+/-751
1 earner (dollars)	33,391	+/-914
2 earners (dollars)	65,749	+/-1,221
3 or more earners (dollars)	80,199	+/-1,821
Maine	Estimate	Margin of Error
Total:	52,793	+/-973
No earners (dollars)	26,574	+/-1,639
1 earner (dollars)	37,035	+/-1,194
2 earners (dollars)	65,979	+/-973
3 or more earners (dollars)	83,337	+/-2,550
Maryland	Estimate	Margin of Error
Total:	77,839	+/-851
No earners (dollars)	34,041	+/-1,851
1 earner (dollars)	51,141	+/-739
2 earners (dollars)	93,035	+/-1,158
3 or more earners (dollars)	110,942	+/-2,334
Massachusetts	Estimate	Margin of Error
Total:	74,463	+/-753

No earners (dollars)	27,830	+/-1,096
1 earner (dollars)	51,176	+/-954
2 earners (dollars)	90,473	+/-1,108
3 or more earners (dollars)	105,823	+/-1,528

Michigan	Estimate	Margin of Error
Total:	57,996	+/-535
No earners (dollars)	30,871	+/-511
1 earner (dollars)	41,929	+/-495
2 earners (dollars)	73,204	+/-697
3 or more earners (dollars)	90,645	+/-1,236

Minnesota	Estimate	Margin of Error
Total:	66,809	+/-485
No earners (dollars)	33,481	+/-965
1 earner (dollars)	43,965	+/-1,080
2 earners (dollars)	77,679	+/-760
3 or more earners (dollars)	93,031	+/-1,290

Mississippi	Estimate	Margin of Error
Total:	42,805	+/-1,008
No earners (dollars)	18,143	+/-820
1 earner (dollars)	29,582	+/-900
2 earners (dollars)	59,811	+/-1,443
3 or more earners (dollars)	76,806	+/-2,066

Missouri	Estimate	Margin of Error
Total:	53,026	+/-561
No earners (dollars)	28,566	+/-958
1 earner (dollars)	36,702	+/-680
2 earners (dollars)	66,089	+/-706
3 or more earners (dollars)	85,254	+/-1,902

Montana	Estimate	Margin of Error
Total:	51,006	+/-829
No earners (dollars)	30,514	+/-2,204
1 earner (dollars)	37,889	+/-1,693
2 earners (dollars)	59,862	+/-1,568
3 or more earners (dollars)	73,223	+/-3,027

Nebraska	Estimate	Margin of Error
Total:	56,940	+/-649
No earners (dollars)	30,690	+/-2,013
1 earner (dollars)	36,179	+/-991
2 earners (dollars)	65,716	+/-918
3 or more earners (dollars)	81,246	+/-2,514

Nevada	Estimate	Margin of Error
Total:	61,466	+/-837
No earners (dollars)	31,443	+/-2,145
1 earner (dollars)	44,378	+/-1,787
2 earners (dollars)	73,914	+/-1,581
3 or more earners (dollars)	90,914	+/-2,383

New Hampshire	Estimate	Margin of Error
Total:	71,176	+/-1,111
No earners (dollars)	31,664	+/-2,407
1 earner (dollars)	50,086	+/-1,956
2 earners (dollars)	81,729	+/-1,654
3 or more earners (dollars)	99,643	+/-3,656

New Jersey	Estimate	Margin of Error
Total:	77,875	+/-649
No earners (dollars)	33,520	+/-1,146
1 earner (dollars)	54,596	+/-1,110
2 earners (dollars)	93,855	+/-961
3 or more earners (dollars)	111,680	+/-1,609

New Mexico	Estimate	Margin of Error
Total:	48,199	+/-1,352
No earners (dollars)	27,299	+/-2,849
1 earner (dollars)	34,703	+/-1,579
2 earners (dollars)	62,995	+/-1,790
3 or more earners (dollars)	77,087	+/-3,271

New York	Estimate	Margin of Error
Total:	62,138	+/-364
No earners (dollars)	25,014	+/-594
1 earner (dollars)	43,352	+/-771
2 earners (dollars)	80,015	+/-612
3 or more earners (dollars)	100,049	+/-1,295

North Carolina	Estimate	Margin of Error
Total:	52,336	+/-481
No earners (dollars)	26,183	+/-644
1 earner (dollars)	35,267	+/-543
2 earners (dollars)	66,783	+/-599
3 or more earners (dollars)	82,339	+/-1,443

North Dakota	Estimate	Margin of Error
Total:	55,385	+/-1,467
No earners (dollars)	26,943	+/-2,104
1 earner (dollars)	35,718	+/-1,839
2 earners (dollars)	64,672	+/-1,838
3 or more earners (dollars)	81,592	+/-6,708

Ohio	Estimate	Margin of Error
Total:	56,148	+/-388
No earners (dollars)	28,248	+/-502
1 earner (dollars)	39,056	+/-773
2 earners (dollars)	70,775	+/-526
3 or more earners (dollars)	88,229	+/-1,217

Oklahoma	Estimate	Margin of Error
Total:	47,955	+/-776
No earners (dollars)	24,963	+/-953
1 earner (dollars)	33,597	+/-996
2 earners (dollars)	62,397	+/-1,086

3 or more earners (dollars)	76,293	+/-2,196
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Oregon	Estimate	Margin of Error
Total:	55,923	+/-757
No earners (dollars)	32,439	+/-1,221
1 earner (dollars)	41,284	+/-874
2 earners (dollars)	69,046	+/-1,532
3 or more earners (dollars)	83,360	+/-2,076

Pennsylvania	Estimate	Margin of Error
Total:	58,148	+/-361
No earners (dollars)	27,837	+/-493
1 earner (dollars)	41,971	+/-391
2 earners (dollars)	72,551	+/-604
3 or more earners (dollars)	91,318	+/-972

Rhode Island	Estimate	Margin of Error
Total:	64,733	+/-1,971
No earners (dollars)	26,347	+/-2,873
1 earner (dollars)	45,776	+/-2,664
2 earners (dollars)	77,826	+/-2,170
3 or more earners (dollars)	99,603	+/-4,241

South Carolina	Estimate	Margin of Error
Total:	50,334	+/-657
No earners (dollars)	24,975	+/-910
1 earner (dollars)	34,211	+/-845
2 earners (dollars)	65,545	+/-810
3 or more earners (dollars)	82,498	+/-3,253

South Dakota	Estimate	Margin of Error
Total:	53,806	+/-936
No earners (dollars)	30,192	+/-2,191
1 earner (dollars)	31,944	+/-1,653
2 earners (dollars)	60,580	+/-1,227
3 or more earners (dollars)	77,577	+/-2,647

Tennessee	Estimate	Margin of Error
Total:	49,804	+/-564
No earners (dollars)	22,087	+/-719
1 earner (dollars)	35,373	+/-789
2 earners (dollars)	64,818	+/-778
3 or more earners (dollars)	82,531	+/-1,666

Texas	Estimate	Margin of Error
Total:	52,355	+/-275
No earners (dollars)	24,444	+/-546
1 earner (dollars)	35,280	+/-363
2 earners (dollars)	68,247	+/-720
3 or more earners (dollars)	79,004	+/-1,096

Utah	Estimate	Margin of Error
Total:	58,141	+/-835
No earners (dollars)	33,987	+/-1,631

1 earner (dollars)	44,458	+/-2,323
2 earners (dollars)	62,186	+/-909
3 or more earners (dollars)	85,576	+/-2,575

Vermont	Estimate	Margin of Error
Total:	58,163	+/-1,411
No earners (dollars)	28,817	+/-1,561
1 earner (dollars)	41,171	+/-2,603
2 earners (dollars)	67,335	+/-2,540
3 or more earners (dollars)	86,632	+/-3,364

Virginia	Estimate	Margin of Error
Total:	66,886	+/-623
No earners (dollars)	31,644	+/-1,215
1 earner (dollars)	44,780	+/-973
2 earners (dollars)	80,992	+/-840
3 or more earners (dollars)	101,630	+/-1,386

Washington	Estimate	Margin of Error
Total:	63,705	+/-650
No earners (dollars)	35,776	+/-905
1 earner (dollars)	46,700	+/-1,017
2 earners (dollars)	77,988	+/-949
3 or more earners (dollars)	92,904	+/-2,014

West Virginia	Estimate	Margin of Error
Total:	44,012	+/-823
No earners (dollars)	23,658	+/-915
1 earner (dollars)	36,135	+/-907
2 earners (dollars)	61,201	+/-1,367
3 or more earners (dollars)	79,788	+/-3,221

Wisconsin	Estimate	Margin of Error
Total:	60,634	+/-462
No earners (dollars)	31,089	+/-900
1 earner (dollars)	40,378	+/-621
2 earners (dollars)	71,295	+/-597
3 or more earners (dollars)	88,289	+/-1,461

Wyoming	Estimate	Margin of Error
Total:	57,505	+/-1,708
No earners (dollars)	35,760	+/-2,849
1 earner (dollars)	34,946	+/-2,823
2 earners (dollars)	67,495	+/-1,940
3 or more earners (dollars)	87,764	+/-4,642

Puerto Rico	Estimate	Margin of Error
Total:	20,425	+/-414
No earners (dollars)	8,243	+/-266
1 earner (dollars)	19,189	+/-470
2 earners (dollars)	38,422	+/-946
3 or more earners (dollars)	49,083	+/-1,337

Source: U.S. Census Bureau, 2006 American Community Survey

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising Accuracy of the Data). The effect of nonsampling error is not represented in these tables."

While the 2006 American Community Survey (ACS) data generally reflect the December 2005 Office of Management Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling

Contact the Demographic Call Center Staff at 301-763-2422 or 1-866-758-1060 (toll free) or visit [ask.census.gov](http://ask.census.gov) for further information on Income Data.

Source: U.S. Census Bureau, Housing and Household Economic Statistics Division

Income Main	Overview	Reports	Definitions	Related Topics	Micro Data Access	FAQ
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Page Last Modified: August 30, 2007

# **EXHIBIT 3**

**SUNTRUST BANK ACCOUNT DEPOSIT SUMMARY**

<b>MONTH</b>	<b>DEPOSITS MADE</b>								<b>TOTAL</b>
6/15/2007	\$ 1,953.79	\$ 364.47	\$ 5,100.00	\$ 1,953.79					\$ 9,372.05
5/14/2007	\$ 500.00	\$ 1,953.79	\$ 3,120.00	\$ 1,700.00	\$ 1,953.79				\$ 9,227.58
4/13/2007	\$ 1,953.79	\$ 1,001.08	\$ 4,300.00	\$ 2,045.52	\$ 4,400.00	\$ 1,953.79			\$ 15,654.18
3/15/2007	\$ 1,953.79	\$ 1,953.79	\$ 2,000.00						\$ 5,907.58
2/14/2007	\$ 1,953.79	\$ 4,400.00	\$ 495.05	\$ 1,953.79					\$ 8,802.63
1/16/2007	\$ 40.00	\$ 240.00	\$ 200.00	\$ 1,958.65	\$ 4,220.00	\$ 1,953.79	\$ 4,131.70		\$ 12,744.14
12/14/2006	\$ 1,958.65	\$ 5,600.00	\$ 1,958.65	\$ 1,000.00					\$ 10,517.30
TOTAL DEPOSITS FROM 12/14/2006 - 6/15/2007									<b>\$ 72,225.46</b>
ANNUALIZED TOTAL									<b>\$ 123,822.15</b>